

Claims

1. (Currently Amended) A computing device implemented method comprising:

operating with one or more computing devices a billing service independent of one or more billing data issuing sources;

obtaining by the billing service a first and a second billing data from said one or more billing data issuing sources, the first and second billing data being separate and distinct billing data;

providing by the billing service the first billing data to a user for use by said user to conduct transactions with a first web site, said billing service receiving notification of usage of the first billing data with the first web site, ~~by said user of the first billing data from its billing data issuing source, wherein its billing data issuing source receives notification of usage of the first billing data with the first web site resulting from said usage by said user of the first billing data with the first web site~~ said notification of usage of the first billing data facilitating verification by said billing service of validity of the usage of the first billing data including at least determining if the usage was by said user; and

providing by the billing service the second billing data to said user for use by said user to conduct transactions with a second web site, said billing service receiving notification of usage of the second billing data with the second web site, ~~by said user of the second billing data from its billing data issuing source, wherein its billing data issuing source receives notification of usage of the second billing data with the second web site resulting from said usage by said user of the second billing data with the second web site~~ said notification of usage of the second billing data facilitating verification by said billing service of validity of the usage of the second billing data including at least determining if the usage was by said user.

2. (Previously Presented) The method of claim 1, wherein the billing service providing the first billing data to the user comprises providing said first billing data to the user in advance of the user registering with said first web site.

3. (Previously Presented) The method of claim 1, wherein the billing service providing the first billing data to the user comprises providing said first billing data to the user in real time while the user is registering with said first web site.

4. (Original) The method of claim 1, wherein the first billing data comprises a first credit card identifier, and the second billing data comprises a second credit card identifier, separate and distinct from said first credit card identifier.

5-6. (Cancelled).

7. (Previously Presented) The method of claim 1, wherein
said first web site requiring a first payment format;
the user paying for a transaction with said first web site according to said first payment format using said first billing data; and
the method further comprises the billing service billing the user according to a billing arrangement different from a billing arrangement corresponding to said first payment format.

8. (Previously Presented) The method of claim 1, wherein
said first web site requiring a first payment format; and
the method further comprises the billing service determining a billing format for the user, and converting, on behalf of the user, between a billing format corresponding to said first payment format and said determined billing format.

9. (Previously Presented) The method of claim 1, wherein
the user using said first billing data to conduct transactions with the first web site, said transactions include the user selecting a product to purchase from the first web site, and
the method further comprises

one of the one or more computing devices submitting said first billing data to said first web site to complete said purchase; and

the billing service receiving a charge against said first billing data for said purchase, and billing the user.

10. (Previously Presented) The method of claim 1, wherein the billing service obtaining comprises the billing service obtaining said first billing data from a financial institution that is a billing data issuing source.

11-12. (Cancelled).

13. (Previously Presented) The method of claim 1, wherein the billing service obtaining comprises the billing service obtaining at least a selected one of said first and second billing data in real time, just prior to providing the selected one of the first and second billing data to the user or the corresponding one of the first and second web sites.

14. (Previously Presented) The method of claim 1, wherein the billing service obtaining comprises the billing service pre-obtaining said first billing data; and the billing service providing said first billing data to either the user or the first web site, in real time, during a first transaction with the first web site.

15. (Previously Presented) The method of claim 14, wherein the billing service obtaining comprises the billing service obtaining a plurality of billing data from a bank that is a billing data issuing source; and the billing service selecting said first and second billing data from said obtained plurality of billing data.

16-17. (Cancelled).

18. (Previously Presented) The method of claim 1, wherein said receiving of notification of usage of said first billing data with said first web site by the billing service occurs substantially with providing of said first billing data to said first web site.

19. (Previously Presented) The method of claim 1, wherein said receiving of notification of usage of said first billing data with the first web site by the billing service occurs after providing of said first billing data to said first web site.

20. (Previously Presented) The method of claim 1, further comprising:
the billing service organizing said received notifications of usage of said first and second billing data, based at least in part on whether the usages are with the first and the second web sites, respectively.

21. (Cancelled).

22. (Previously Presented) The method of claim 20, further comprising:
the billing service disputing all notifications of usage of said first and second billing data not associated with the first and second web sites respectively.

23. (Previously Presented) The method of claim 22, wherein the billing service performing said disputing comprises the billing service performing said disputing in response to an instruction of the user.

24. (Previously Presented) The method of claim 23, further comprising:
the billing service providing a user interface having a control for instructing disputing of all usages of said first and second billing data not associated with said first and second web sites respectively.

25. (Previously Presented) The method of claim 1, wherein the first web site is a selected one of a content provider, a service provider, and an access provider.

26-42. (Cancelled).

43. (Currently Amended) An apparatus comprising:
a storage medium having stored therein a plurality of programming instructions designed to enable the apparatus to operate or contribute in operating a billing service when the programming instructions are executed, the billing service being configured to,

obtain a first and a second billing data from one or more billing data issuing sources, and operate independent of said one or more billing data issuing sources, the first and second billing data being separate and distinct data,

provide the first billing data to a user as substitute for personal billing data of the user, for transactions conducted with a first web site,

receive notification of usage of the first billing data with said first web site ~~by the user of the first billing data from its billing data-issuing source, wherein its billing data-issuing source receives notification of usage of the first billing data with the first web site resulting from said usage by the user of the first billing data with said first web site, said notification of usage of the first billing data facilitating verification by said billing service of validity of the usage of the first billing data including at least determining if the usage was by said user,~~

provide the second billing data to the user as substitute for personal billing data of the user, for transactions conducted with a second web site,

receive notification of usage of the second billing data with said second web site ~~by the user of the second billing data from its billing data-issuing source, wherein its billing data-issuing source receives notification of usage of the second billing data with the second web site resulting from said usage by the user of the second billing data with said second web site, said notification of usage of the second billing data~~

facilitating verification by said billing service of validity of the usage of the second billing data including at least determining if the usage was by said user; and

a processor coupled to the storage medium to execute the plurality of programming instructions.

44. (Previously Presented) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, enable the apparatus to:

provide the first billing data to the user for registering with said first web site.

45. (Previously Presented) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, enable the apparatus to:

provide the first billing data to said first web site during registration therewith.

46-47. (Cancelled).

48. (Previously Presented) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, enable the apparatus to:

determine a private billing format for the user; and

convert, on behalf of the user, between a billing format corresponding to said first billing data and said determined private billing format.

49. (Cancelled).

50. (Previously Presented) The apparatus of claim 43, wherein the programming instructions, when executed by the processor, further enable the apparatus to:

receive a third plurality of billing data from the one or more billing data issuing sources;

provide the first and second billing data, and the third plurality of billing data to an electronic device used by the user;

facilitate the user in selecting to use said first billing data from said provided billing data for exclusive use with said first web site; and

facilitate the user in selecting to use said second billing data from said provided billing data for exclusive use with said second web site.

51. (Previously Presented) The apparatus of claim 43, further comprising:
a network interface;

wherein the programming instructions, when executed by the processor, further configure the network interface to connect to a network, to couple the apparatus to the one or more billing data issuing sources, and to an electronic device used by the user.

52. (Previously Presented) The apparatus of claim 43, wherein the programming instructions, when executed by the processor, enable the apparatus to provide in real time said first billing data to an electronic device used by the user, while the user is registering with said first web site.

53-60. (Cancelled).

61. (New) The method of claim 1, wherein said facilitating verification by said billing service of validity of the usage of the first billing data comprises facilitating verification of validity of a charge resulting from said usage of the first billing data.

62. (New) The method of claim 1, wherein said facilitating verification by said billing service of validity of the usage of the second billing data comprises facilitating verification of validity of a charge resulting from said usage of the second billing data.

63. (New) The apparatus of claim 43, wherein said facilitating verification by said billing service of validity of the usage of the first billing data comprises facilitating verification of validity of a charge resulting from said usage of the first billing data.

64. (New) The apparatus of claim 43, wherein said facilitating verification by said billing service of validity of the usage of the second billing data comprises facilitating verification of validity of a charge resulting from said usage of the second billing data.